

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Bankruptcy No. 22-20191-JAD
Marcus A. Costanza,	)	
Linda M. Costanza,	)	Chapter 13
Debtors.	)	
	)	FILED
Marcus A. Costanza,	)	7/28/22 12:10 pm
Linda M. Costanza,	)	CLERK
Movants,	)	U.S. BANKRUPTCY
	)	COURT - WDPA
v.	)	Related to Document No. 36
	)	Hearing Date and Time:
Flagstar Bank,	)	
	)	
Respondent.	)	

**ORDER OF COURT**

AND NOW, upon consideration of Debtors' Motion to Authorize Loan Modification, it is  
hereby ORDERED as follows:

1. The Debtor is approved to enter into a Loan Modification agreement with Flagstar  
Bank under the following terms:

- a. Principal balance: \$67,073.98
- b. Effective Date: July 1, 2022
- c. End Date: September 1, 2047
- d. Payment schedule as follows:

LOAN MODIFICATION TERMS	
Unpaid Principal Balance	\$107,437.79
Arrearages	\$0.00 (\$22,949.34 deferred interest free to 9/1/2047)
Maturity Date	September 1, 2047
Interest Rate	4.112%
Total payment including escrow	\$812.71
Effective Date	July 1, 2022

2. If the loan modification approved by the Court impacts the provisions of the debtor's Chapter 13 plan, a modified plan shall be filed within fourteen (14) days of the entry of the order approving the loan modification.

3. If the loan modification approved by the Court results in a material change in the debtor's expenses, the debtor shall file an amendment to the impacted schedules reflecting income and expenses (Schedules I and J) within fourteen (14) days of the entry of the order approving the loan modification.

Dated: July 28, 2022



jsf

United States Bankruptcy Judge  
Jeffery A. Deller

In re:  
Marcus A. Costanza  
Linda M. Costanza  
Debtors

Case No. 22-20191-JAD  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jul 28, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2022:**

**Recip ID** **Recipient Name and Address**  
db/jdb + Marcus A. Costanza, Linda M. Costanza, 641 Virginia Avenue, Rochester, PA 15074-1254

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Marcus A. Costanza amy@zemalawoffice.com
Amy L. Zema	on behalf of Joint Debtor Linda M. Costanza amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK bnicholas@kmllawgroup.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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User: auto

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Date Rcvd: Jul 28, 2022

Form ID: pdf900

Total Noticed: 1

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 7